

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON**

In re:

KAREN D. SMITH,

Debtor.

NO. 08-13473-PHB

DECLARATION OF CONTINUED
ACCURACY OF SCHEDULES WITH
EXCEPTIONS

I, Karen D. Smith, state as follows:

1. I am over eighteen years of age and of sound mind, and I make the following statements based on personal knowledge and/or belief.

2. On June 30, 2008 I filed the bankruptcy schedules in this case. At that time, I had filed the case under chapter 13 and it had yet to be converted to chapter 7.

3. The documents comprising the Balance of Schedules remain true and correct as of the date of this declaration, with the exception of Schedule I, Schedule J, and the Summary of Schedules. I am filing herewith amended versions of such schedules.

I declare under penalty of perjury that the foregoing is true and correct.

SIGNED in Seattle, WA on this 17th day of June 2009.

/s/ Karen D. Smith

Karen D. Smith

PO Box 22417

Seattle, WA 98122



United States Bankruptcy Court
Western District Of Washington

In re Karen D. Smith
Debtor(s)

Case No. 08-13473

Chapter 13

SUMMARY OF SCHEDULES

At Conversion to Chapter 7

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	485,000.00		
B - Personal Property	Yes	3	23,360.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		379,573.61	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		28,212.63	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		22,418.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,200.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			5,552.50
TOTAL		16	508,360.00	430,204.56	

United States Bankruptcy Court

Western District Of Washington

In re Karen D. Smith

Debtor(s)

Case No. 08-13473Chapter 13**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Q Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	28,212.63
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,212.63

State the following:

Average Income (from Schedule I, Line 16)	4,200.00
Average Expenses (from Schedule J, Line 18)	5,552.50
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	1,470.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		9,323.61
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	28,212.63	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		22,418.32
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		31,741.93

In re **Karen D. Smith**Case No. **08-13473**

Debtor(s)

(if Known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	DEPENDENTS OF DEBTOR OR SPOUSE	
Single	RELATIONSHIP(S): None	AGE(s):
Employment:	DEBTOR	SPOUSE
Occupation	Real Estate Appraiser	
Name of Employer	N/A	
How Long Employed	19 Years	
Address of Employer	PO Box 22417 Seattle, WA 98122	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (prorate if not paid monthly)

	DEBTOR	SPOUSE
1.	\$ 0.00	\$ 0.00
2.	\$ 0.00	\$ 0.00

2. Estimate monthly overtime

3. SUBTOTAL

\$ 0.00	\$ 0.00
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 0.00
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b. Insurance

\$ 0.00	\$ 0.00
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c. Union Dues

\$ 0.00	\$ 0.00
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d. Other (Specify): /

\$ 0.00	\$ 0.00
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 4,200.00	\$ 0.00
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8. Income from Real Property

\$ 0.00	\$ 0.00
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9. Interest and Dividends

\$ 0.00	\$ 0.00
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
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11. Social security or government assistance (Specify):

\$ 0.00	\$ 0.00
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/

12. Pension or retirement income

\$ 0.00	\$ 0.00
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13. Other monthly income

(Specify): /

\$ 0.00	\$ 0.00
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/

\$ 0.00	\$ 0.00
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 4,200.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,200.00	\$ 0.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 4,200.00	
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17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

No Substantial Changes Anticipated in Next 12 Months

In re Karen D. Smith,
Debtor

Case No. 08-13473
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES *Amended Schedules I and J*

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4
(Total shown on summary page plus 1.)
sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 17, 2009

Signature: /s/ Karen D. Smith
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.